

CBB BANCORP

	CPP Disbursement Date 02/20/2009	RSSD (Holding Company) 3236640	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$148	\$154	4.1%		
Loans	\$82	\$81	-0.8%		
Construction & development	\$3	\$5	41.5%		
Closed-end 1-4 family residential	\$22	\$22	1.5%		
Home equity	\$3	\$3	-22.4%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	-3.7%		
Commercial & Industrial	\$7	\$8	13.1%		
Commercial real estate	\$39	\$38	-3.3%		
Unused commitments	\$4	\$7	49.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$4	\$5	11.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$7	\$6	-6.4%		
Cash & balances due	\$44	\$52	17.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$131	\$136	3.5%		
Deposits	\$125	\$130	4.2%		
Total other borrowings	\$5	\$5	0.0%		
FHLB advances	\$5	\$5	0.0%		
Equity					
Equity capital at quarter end	\$16	\$18	8.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.6%	11.5%	--		
Tier 1 risk based capital ratio	17.9%	20.5%	--		
Total risk based capital ratio	19.2%	21.8%	--		
Return on equity ¹	44.8%	8.7%	--		
Return on assets ¹	5.1%	1.0%	--		
Net interest margin ¹	5.0%	5.5%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	49.2%	123.6%	--		
Loss provision to net charge-offs (qtr)	0.0%	-1605.0%	--		
Net charge-offs to average loans and leases ¹	1.9%	-0.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	5.1%	3.7%	1.3%	0.0%	--
Home equity	1.9%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.6%	0.0%	0.0%	0.0%	--
Commercial real estate	5.8%	4.2%	0.3%	0.0%	--
Total loans	4.3%	3.0%	0.5%	0.0%	--